

AMENDMENTS TO THE SPECIFICATION

Please replace the paragraph beginning on line 10 of page 1 with the following amended paragraph:

The retail securities industry over the past several years has undergone radical changes, particularly with the advent of discount Brokerage and “on-line trading”. Retail investors now have a plurality of options when selecting a desired method of investment execution and advice. The options range from self-directed on-line trading to, in the other extreme, investing through a retail “full service” Brokerage firm. The advent of Discount Brokerage and an increasingly sophisticated Client has caused individual full service Brokers to discount price for their services and Transactions frequently below the “list price” or calculated price of their employer. A full service Brokerage may involve physical interaction (in person) with a specific Broker and/or with an electronic agent (“E-agent”). E-agents, essentially a virtual broker, conduct electronic negotiations that lead to an intermediated exchange/trade. Often, Brokerage firms themselves, use a cross network intermediated exchange through an electronic intermediary in order to buy and/or sell a given amount of a given ~~commoditysecurity~~ at a given price. Further, in more complex forms, an exchange may have multiple participants.

Please replace the paragraph beginning on line 24 of page 1 with the following amended paragraph:

As the size and complexity of commerce and investment has grown, participants have become less interested in single ~~commodities-securities~~ or lists of specific ~~commodities-securities~~ and are becoming more interested in expressing their investments as Portfolios of ~~commoditiessecurities~~. In turn, the lists of ~~commodities-securities~~ and Portfolios become more and more detailed resulting in a greater need for a means of monitoring both ~~commodity-securities~~ performance and Broker performance.

Please replace the paragraph beginning on line 15 of page 6 with the following amended paragraph:

Figure 1, a performance framework within a programmed computer system 10 receives data from a plurality of Brokerages, 11a, 11b, 11c... and directs it to a set of Master files designated as containing Broker demographics 12, Broker performance 14, Client information 16, and periodic Transaction information 18. Each set of Master files 12 through 18 has at least one interface to a Broker Master 20. The Broker Master 20 then correlates the information contained within these Master files 12 through 18 in order to generate statistical data as requested by the user. Information from Master files may be amalgamated into sub sets of data, as indicated by Broker information 22 which results from correlating Broker demographics 12 with Broker performance 14, as shown more fully in Figure 2. The data in Client information 16 is opened, cleaned, verified and reorganized into an account Master 24. Similarly, periodic Transaction information 18 is also opened, cleaned, verified and reorganized and becomes a Transaction Master file 26. The identity of the source of the information is encrypted to ensure anonymity. The Broker Master 20 provides a computational engine to correlate financial statistics from the periodic Transaction information 18 and to link these financial statistics 18 to specific Broker demographics, Clients, and performance, for evaluation.

Please replace the paragraph beginning on line 30 of page 6 with the following amended paragraph:

Broker demographics file-12 typically contains comprise information such as Broker numbers, Broker names, associated branches, the number of months licensed, etc. whereas Broker performance file-14 typically includes periodic revenues of each Broker, the Broker targets, differentials between actual revenue and target revenue, etc. To facilitate the evaluation, the Broker Master 20 establishes nominal delineations and associated criteria. The resultant peer groups 1 through 8, and shown on figure 2 as numbers 41 through 48, serve as a mechanism to evaluate Broker performance.

Please replace the paragraph beginning on line 7 of page 7 with the following amended paragraph:

In the example shown in Figure 2 the Broker Master 20 establishes a Portfolio table 30 which designates Portfolios into two types, namely a Normal type 31 with less than 100 Transactions

per period and an Active Trading type 32 for 100 or more Transactions per period. Criteria 31a, 32a respectively which can be obtained primarily from the Broker Master file-1820 are assigned to each type.

Please replace the paragraph beginning on line 13 of page 7 with the following amended paragraph:

Similarly, the Broker Master 20 establishes designations of Brokers based on the months of licensing, indicated as a Tenure table 34, which is information primarily retained in the Master fileBroker demographics 12. In the example of figure 2, low-designations, “rookie”, 35, “builder”, 36, “established”, 37 and “experienced”, 38 are provided and different lengths of service accorded to each.

Please replace the paragraph beginning on line 18 of page 7 with the following amended paragraph:

The Broker Master 22-20 utilizes the two sets of designations to establish a peer ranking-group table 40 with eight peer groups, 41-48 respectively. The peer groups 41-48 combine the designations of the tenure table 34 and Portfolio table 30 so that each peer group has a distinctive set of criteria applied.

Please replace the paragraph beginning on line 23 of page 7 with the following amended paragraph:

Referring to Figure 3, the account Master 24 utilizes the information in the Client information Master file-16 to accord a Client attractiveness value (CAV) 50 designation to each Client. The Client attractiveness value (CAV) 50 is ranked according to the total assets in each investment account. For example, a Client attractiveness value (CAV) 50 given a ranking 5 is associated with a total asset value of \$500,000.00 or greater. The account Master 24 utilizes information in the Client information 16, such as a social insurance number (SIN) to group different accounts each of which has its own account number to the same Client when calculating the CAV 50. The account Master 24 is linked by the assigned account number to the Transaction Master 26 and therefore is able to correlate the CAV 50, Transaction data, and the Client within a Client

file database 23. The Transaction Master ~~data~~ 26 contains information which is classified according to each account and includes the number of Transactions per period, average principal in the account, average commissions charged to that Client, the average scheduled commission, the P.P. ratio and P.R. ratio.

Please replace the paragraph beginning on line 21 of page 8 with the following amended paragraph:

By utilizing the peer group designations, a peer group price file 21 may be generated which provides averages of performance within each peer group. Thus average data on the number of Transactions, principal, commissions, both charged and scheduled, P.P. ratio and P.R. ratio can be prepared. The performance of an individual Broker may then be compared on the average data used to establish targets.

Please replace the paragraph beginning on line 27 of page 8 with the following amended paragraph:

Alternatively, the CAV ~~value~~ 50 accorded to each Client in Client file 23 may be utilized to establish average values for performance within each CAV 50 designation. Performance based on CAV 50 may be evaluated for each broker, generating a CAV price file 25. Performance may also be compared between brokers in a peer group, generating a Peer Group CAV price file 27.

Please replace the paragraph beginning on line 30 of page 8 with the following amended paragraph:

The subdivision of performance data within the peer group and CAV 50 designations further facilitates the establishment of evaluation criteria by allowing the organization of information by CAV 50 designation and for each peer group. Thus the performance of, for example, an experienced Broker with a Client having assets in a particular value range may be obtained.

Please replace the paragraph beginning on line 4 of page 9 with the following amended paragraph:

Of particular interest in the reports are the realized commissions that are attained for different designations of Client. The commissions charged are, to a certain extent, discretionary. The collection of information from multiple sources and its organization by CAV 50 designation permits a Broker to ascertain the range of commissions that are attainable within that group and the pricing of their services relative to others in their branch, region, firm, and framework participants.

Please replace the paragraph beginning on line 11 of page 9 with the following amended paragraph:

The data contained within the Master files, 12 through 18, may be updated on a regular basis, such that the data remains current. The data may also lend itself to both the US and Canadian securities information. The framework (embodied in the programmed computer system 10) in its preferred embodiment is intended to be a real-time based tool for measuring the discretionary price behaviour for security Brokers. The programmed computer system 10 is designed in order to facilitate the smooth running of a firm within a securities business. The programmed computer system 10 is used to segment a business into desired categories, focus on specific Clients, tracking of assets and accounts, measurement of revenue growth, and serve as a comparison tool for Clients, firms and the like. The end tables generated may be used in periodic management reports, firm periodic reports, or by individual Brokers.